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Attorneys for Plaintiff
FIRST NATIONAL INSURANCE
COMPANY OF AMERICA

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

FIRST NATIONAL INSURANCE
COMPANY OF AMERICA, a Washington
corporation,

Plaintiff,

v.

CUTTING EDGE GRADING, INC., a
California corporation; LOU'S RENTAL,
a sole proprietorship; and BILLY JOE
TAYLOR, an individual,

Defendants.

Case No. C12-01928 DMR

**NOTICE OF BANKRUPTCY FILING BY
DEFENDANT CUTTING EDGE
GRADING, INC.**

Judge: Hon. Donna M. Ryu
Courtroom: 4, Third Floor

**TO THE COURT AND ALL PARTIES AND THEIR ATTORNEY OF
RECORD:**

PLEASE TAKE NOTICE that on July 18, 2012 Defendant Cutting Edge Grading, Inc. filed a Voluntary Petition in United States Bankruptcy Court, Southern District of California, Case Nos. 12-09931-PB7.

1 A true and correct copy of the Voluntary Petition is attached hereto as **Exhibit "A."**

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4 Dated: July 26, 2010

WOLKIN • CURRAN, LLP

5 */s/ James D. Curran*

6 By: _____
JAMES D. CURRAN

7 Attorneys for Plaintiff,
8 FIRST NATIONAL INSURANCE COMPANY
9 OF AMERICA
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EXHIBIT A

United States Bankruptcy Court Southern District of California

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Cutting Edge Grading, Inc.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 33-0704233	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 3529 Cannon Rd. #213-141 Oceanside, CA	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
ZIPCODE 92056	ZIPCODE
County of Residence or of the Principal Place of Business: San Diego	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): 3529 Cannon Rd. #213-141, Oceanside, CA	
ZIPCODE 92059	

Type of Debtor (Form of Organization) (Check one box.) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

First National Insurance Company v. Cutting Edge Grading, Inc.
U.S.D.C., N.D., Oakland Div., Case No.: CV 12-01928-DMR

CERTIFICATE OF SERVICE

I, Virginia Simmons, declare as follows:

I am a citizen of the United States, over the age of eighteen years and not a party to the within entitled action. I am employed at the law firm of WOLKIN · CURRAN, LLP, 555 Montgomery Street, Suite 1100, San Francisco, California 94111.

On July 26, 2012, I served the following document: **NOTICE OF BANKRUPTCY FILING BY DEFENDANT CUTTING EDGE GRADING, INC.** on the interested parties in said action, by placing a true copy thereof in (a) sealed envelope(s) or package(s), with delivery fees or postage fully prepaid, addressed as follows:

Billy Joe Taylor
3132 Tiger Run Court, Suite 114
Carlsbad, California 92010

Cutting Edge Grading, Inc.
71844 Kelsey Road
Twenty-Nine Palms, California 92277

Billy Joe Taylor
730 Breeze Hill, Suite 250
Vista, California 92081

Cutting Edge Grading, Inc.
3132 Tiger Run Court, Suite 114
Carlsbad, California 92010

Billy Joe Taylor
1506 Ridge Road
Vista, California 92081

Cutting Edge Grading, Inc.
1506 Ridge Road
Vista, California 92081

Billy Joe Taylor
71844 Kelsey Road
Twenty-Nine Palms, California 92277

Cutting Edge Grading, Inc.
730 Breeze Hill, Suite 250
Vista, California 92081

Lou's Rental
71844 Kelsey Road
Twenty-Nine Palms, California 92277

Lou's Rental
1506 Ridge Road
Vista, California 92081

Lou's Rental
3132 Tiger Run Court, Suite 114
Carlsbad, California 92010

Lou's Rental
730 Breeze Hill, Suite 250
Vista, California 92081

and served the named document in the manner(s) indicated below:

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1 X **BY MAIL:** I placed true and correct copy(ies) of the above named document(s) in sealed envelope(s) or
2 package(s), with postage fully prepaid, addressed to the addressee(s) listed above or on the attached service list on
3 whom service is to be made. I served the above named documents document(s) by placing the envelope or package
4 for collection and mailing following our ordinary business practices. I am readily familiar with this business's
5 practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed
6 for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service.
7 The above-named document(s) being served by mail bore a notation of the date and place of mailing and a signed
8 copy of this affidavit or certificate of mailing accompanied the above named document(s).

9 I declare under penalty of perjury under the laws of the State of California that the
10 foregoing is true and correct and that I am employed in the office of a member of the bar of
11 this court at whose direction the service was made. Executed on July 26, 2012 at San
12 Francisco, California.

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Virginia Simmons